

After hearing from thousands of constituents, many of whom relayed stories of rising health care costs and coverage denied because of a pre-existing condition, Rep. Debbie Halvorson voted to support the landmark health insurance reform bill on Sunday as it passed the House of Representatives.

"This bill is about three things - holding health insurance companies accountable, ensuring access to affordable coverage through choice and competition, and lowering health care costs for families and small businesses.

"The health insurance reform bill I voted for today forces health insurance companies to put patients before profits and ensures doctors and patients determine care - not insurance companies. Americans who access coverage in new health insurance marketplaces will have the same choices as Members of Congress. Eligible small businesses will no longer have to choose between hiring and health care and will be able to access tax credits to help provide coverage to employees.

"The importance of access to health care is something I've understood my entire life. As a daughter, I watched my parents try to find coverage after my mother's struggle with breast cancer. As a State Senator, I worked to lower prescription drug costs for seniors. And as a Member of Congress, I've fought to reduce costs for small businesses and working families.

"I've spoken with thousands of constituents who have personal stories demonstrating why we desperately need reform. I've heard from seniors who can't afford critical life-sustaining prescription drugs, because the costs are too high. I've heard from small businesses that might have to shut their doors because they can't afford the 130 percent increase in health care costs they have seen over the past decade, and I've heard from working families who are worried that changing jobs might leave them vulnerable with no access to care.

"These are real problems that deserved the best solutions from people from both parties; and that's what is in this bill. It includes allowing people to buy insurance across state lines, provisions for common-sense tort reform, and the ability for small businesses to pool together to lower premiums and administrative costs.

"No longer will Americans be denied care due to pre-existing conditions, or subjected to dropped coverage due to illness. No longer will arbitrary caps on health insurance benefits lead to the bankruptcies of American families. I voted for this legislation because the stakes are too

high and the crisis is too great not to act. I think back on the stories I've heard and the problems I have seen firsthand from our broken health care system, and I know that this bill will help generations of Americans secure access to affordable, quality health insurance."

Estimated Impact of Health Insurance Reform on the 11th District:

- Tax credits and other assistance for up to 158,000 families and 14,800 small businesses to help them afford coverage. Small businesses with 25 employees or less and average wages of less than \$50,000 will qualify for tax credits up to 50% of the costs of providing health insurance (86% of businesses in Illinois are under 20 employees).
- Extend coverage to 27,000 uninsured residents - Those who do not receive health care coverage through their employer will be able to purchase coverage at group rates through the new health insurance exchange. The legislation contains tax credits for families with incomes up to \$88,000 for a family of four. For a family of four making \$50,000, the average tax credit will be approximately \$5,800. Approximately 158,000 households in the district that could qualify for these credits if they purchase health insurance in the exchange, or receive coverage through Medicaid.
- There were 1,900 health care-related bankruptcies in the district in 2008, caused primarily by the health care costs not covered by insurance. The bill caps annual out-of-pocket costs at \$6,200 for individuals and \$12,400 for families who purchase insurance through the exchange or who are insured by small businesses and annual and lifetime limits are eliminated as well.
- 8,800 Medicare beneficiaries in the district are in the Medicare Part D prescription drug "donut hole," and will receive a \$250 rebate in 2010, 50% discounts on brand name drugs in 2011, and see complete closure of the donut hole within the decade.

(Source: Energy and Commerce Committee Estimates, [click here](#) ; Small Business Administration Estimates, [click here](#))

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